

African Research Review

An International *Multidisciplinary Journal, Ethiopia*

Vol. 8 (1), Serial No. 32, January, 2014:302-320

ISSN 1994-9057 (Print)

ISSN 2070--0083 (Online)

DOI: <http://dx.doi.org/10.4314/afrrrev.v8i1.19>

Effects of Occupational Stress on Psychological Well-being of Police Employees in Ibadan Metropolis, Nigeria

Adegoke, T. G., Ph. D.

Department of Social Work, Faculty of Education

University of Ibadan, Ibadan, Nigeria

E-mail: thomasgadegoke@gmail.com; tgadegoke@yahoo.com

Tel No: +2348034086320

Abstract

The study examined the effects of Occupational stress on psychological well-being of police employees. The study adopted the descriptive survey, using 250 police employees from five local government areas of Ibadan metropolis, Nigeria. The three instruments used were authored-constructed questionnaires by adapting relevant scales to measures the studied variables. Data were analyzed using one-way analysis of variance (ANOVA) statistical method. Results obtained from this study showed that there were significant effects of work-stress, frustration and depression on psychological well-being of police employees in Ibadan metropolis. Based on these findings, it was recommended that the government and police organization should endeavours to find means of managing

psychological attributes such as emotional labour, psychological well-being, work-stress and social networks of their employers.

Key word: Psychological well-being, work-stress, stressors, depression, and frustration

Introduction

Stress is basis to life. It is experienced by everybody. A mild stress may be desirable in stimulating or motivating individual towards laudable achievement, however, as it becomes more severe, stress can become dangerous and damaging, arising from its physical, psychological and behavioural, harmful effects on its victims. Stress is very complex phenomenon and hence there exist no universally accepted definition of stress rather it has been used widely with varying meaning. Stress has been explained as the process of adjusting to or dealing with circumstances that disrupt, or threaten to disrupt a person's physical or psychological functioning (Obikoya, 1998; European Agency for Safety and Health at Work, 2002; Adegoke, 2011).

Occupational demands can be highly stressful and many jobs make severe demands in terms of responsibility, time, and performance. Studies have shown that some occupation such as the military, aircraft crew and police apparently place the individual widen and unusually high degree of stress which result in vulnerability to heart disease. Most other studies on occupational stress and work have focused attention on white-collar jobs. The police and others focused on entrepreneurial culture and stress causing substantial personal cost to many individuals (Collins and Gibbs, 2004; Ogundele, 2004; and Pintel, 2007). For instance, in Nigeria, studies have shown that explosions, oil spills, accidents and bomb attack can also contribute to stress (Ogunsola and Ogundele, 2001)

Police officials and especially those who are stationed in the visible policing components, doing crime prevention duties such as, patrol duties and attending to various complaints in the stations are more

prone to committing suicide and stressful in their job than others. Those members are exposed to critical incident stress on a daily basis, which causes uncomfortable emotional reactions and affects their short-and-long-term behaviour. Therefore, members working at the visible policing components need more intervention than members working at other components (Mangwani, 2012).

The Nigerian police system as a whole has been under serious pressure from internal and external factors in the last few years. The system can be said to be under stress and distress. The current high incidence of distress in the Nigerian police system is a consequential effect of terrorism on the people of Nigeria by the “Boko-Haram Sect” and the like. The research findings of Sabir and Helge (2003) however, showed that the effects of job stress is negative to job performance; and that the higher stress levels are related to lower performance of the workers. They further examined the negative effects of internal stress that often result from organization settings through poor management that can be debilitating.

Review of relate studies

Occupational stress has become one of the major influences on the health, daily living and psychological well-being of workers. Work is an essential part of our lives and there are people who find real satisfaction in their work, however, there are individuals who are susceptible to workplace stress such as, police and other law enforcement agents. In Nigeria, certain workplace has no respect for mental health and even when they try to assist, the cost of employees in the workplace is high which affects low income earners (Gross, 2005).

Police work is known to be fraught with a wide range of dangerous situations. These include high-speed automatic chases, highly emotional and menacing domestic situations, the stress dealing with people who are irrational due to alcohol, drugs or mental instability, and the unpredictable armed confrontations with criminals. The participation of police in these high-risk activities is taken for granted

and regarded as being part of their job. The police are assumed to be carefully selected for their resilience to coping with dangers and it is assumed that they have received adequate training to ensure that skills protect them from these occupational hazards or stress (Buhrmaster, 2006; Mangwani, 2012).

Most traditional societies considered the job of policing to be exclusively reserved for men. This sex-type prejudice had influenced the perception of most people in our society, even up to the 21st century. This is reflective of most people's belief that police force services are not meant for women, while men are not expected to be in woman profession, like nursing profession.

These different professions manifest different types and levels of occupational stressors. In addition to the occupational stressors in these stereotyped professions, the individuals' perception of their occupation is a good determinant of their job attitude and psychological well-being (Lindsay, 2001; Akinnawo, 2010). It is believed that there are some stringent rules and administrative policies in male-dominated jobs which may be difficult for women to cope with, and thereby constituting major sources of occupational stress (Ransom, 1998; Lindsay, 2001; Akinnawo, 2010).

Job stress is produced from lack of regards for physiological, psychological and social comforts from the equipments use in working, relationships, and other considerations that can be found in the working environment. Comfort is achieved when a person neither feels nor shows any sign of fatigue or stress (Lemu, 2007). However, Harper (2000) therefore observed that stress is not an illness in itself, but rather a maladaptive response to pressure. Thus, the word "stress" may be used as an umbrella term covering all of an employee's physical and emotional problems.

However, Buhrmaster (2006) and Mangwani (2012) found that, some policemen experience helplessness, feeling of inadequacy, anger, shock and guilt, while others go through periods of disbelief, depression and self-blame, and all these trigger frustration in the

police job, which eventually have significant effects on their psychological well-being.

Mangwani (2012) further observed that members of South African police force had been diagnosed with depression experienced multiple problems at work and could no longer handle the pressure in the work environment. She was able to identify the multiple problems at workplace that had been associated with depression such as, criminal charges, a pending or just completed disciplinary hearings or departmental trials against the police. Thus, the police officers diagnosed of these multiple problems suffered from post traumatic stress, depression, tension, frustration, sadness and loneliness prior to committing suicide.

The police officers are characterized by work-stress syndrome at workplace in various ways. For instance, work-related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. Stress occurs in a wide range of work circumstances but often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures (Bright, 2001; Lasisi, 2013). Work-stress therefore, includes not only situations where the pressures of work exceed the worker's ability to cope, but also where the worker's knowledge and abilities are not sufficiently utilized and that is a problem for them (Cox, et al, 2000; Lasisi, 2013).

Cox, et al (2000) and Lasisi (2013) in their studies identified causes of work-stress which include job insecurity, high demand for performance, technology, and workplace culture. For instance, they observed that job insecurity in organized workplaces is going through metamorphic changes under intense economic transportations and consequent pressures. Thus, reorganizations, takeovers, mergers, downsizing and other changes have become major stressors for employees, as companies try to live up to the competition to survive.

They therefore, identified various strategies to solve work-stress problems. These include, work redesign, stress management training, ergonomics and environmental design, management development and organizational development.

However, these researchers perceived that the best strategy for providing solution to work stress is “work redesign”. This is so because work redesign focus on demands, knowledge and abilities, support and control. For instance, work redesign involved in changing the demand of work, ensure that employees have or have develop the appropriate knowledge and abilities to perform their jobs effectively, and improve employees’ control over the way they do their work and increase the amount and quality of support they receive.

In Nigeria, efforts to tackle work-stress and other occupational related problems among Nigerian workers began since the last five decades. This is evident in the ILO report (1969) where it was mentioned that the government of Nigeria requested the International Labour Organization (ILO) for assistance on measures to improve occupational health conditions of workers in the country.

In this respect, the commission was set up in 1968 to look into the prevailing working conditions in Nigeria and to elevate occupational health problems and services. The commission therefore advised the government on development of occupational health services, medical inspection of factories and workplaces (Lemu, 2007).

Following the introduction of this study and review of related studies, this paper examined the effects of occupational stress on the psychological well-being of police employees in Ibadan metropolis, Nigeria.

Statement of problem

Occupational stress in police force services has been a source of concern for those in the helping profession such as social workers,

welfare officers, counselling psychologists and among others. Occupational stress is likely to occur more among service employees who are responsible for helping, protecting, or taking care of others. Occupational demands can be highly stressful and many jobs make severe demands in terms of responsibility, time, and performance. It is believed that occupation such as the military, aircraft crew and police force apparently place the individual with an unusually high degree of stress which result in vulnerability to heart disease.

However, earlier study by Ebiai (2010) found that the level of stress among police force was significantly high. This current study therefore aims to examine some occupation-related variables which constitute sources of stress to the police employees as it affects their psychological well-being.

Objectives of the study

The main objective of this study is to examine the effects of occupational stress on psychological well-being of police employees in Ibadan metropolis, Nigeria. Other specific objectives are to:

1. Investigate the effect of work-stress on psychological well-being of police employees.
2. Examine the effect of frustration on psychological well-being of police employees.
3. Ascertain the effect of depression on psychological well-being of police employees.
4. Suggest ways of improving psychological well-being and reducing stress among police employees in their stations or workplaces.

Ogundele (2006), Marzabadi and Tarkhorami (2007) and Ebiai (2010) found that, pressure comes with environmental demands especially with regards to time, high workloads, perfectionism, frustration,

conflict stress as depression and aggression, especially in Union grievances and mistrust. The researchers focused attention on work difficulties and stress in young professional engineers. They found that role stress and environmental frustration in engineering field and perception of quality of training were relaxed to people's work difficulties. But according to Loo (2003) policing is one of the most dangerous, stressful and health-threatening occupation. High levels of stress, strain, frustration, alcoholism, divorce and suicide are attributed to this profession.

Research hypotheses

The following null hypotheses were formulated and tested for the study at 0.05 level of significance.

- Ho₁:** Work-stress will not have significant effect on psychological well-being of police employees in Ibadan metropolis.
- Ho₂:** Frustration will not have significant effect on psychological well-being of police employees in Ibadan metropolis.
- Ho₃:** Depression will not have significant effect on psychological well-being of police employees in Ibadan metropolis.

Methodology

The study is on effect of occupational stress on psychological well-being of police employees in Ibadan metropolis, Nigeria. The descriptive survey design was used to examine the effects of occupational stress on psychological well-being of police employees in Ibadan metropolis.

Participants

The participants in the study were the police employees purposely drawn from five local government areas of Ibadan metropolis – Ibadan North, Ibadan North-West, Ibadan North-East, Ibadan South-West and Ibadan South-East. A simple random sampling technique

was used to select 250 respondents from the study population. The respondents' ages range between 18 and 35 years and above were selected from the police stations in each of the local government areas of Ibadan metropolis.

Research instruments

The research instruments used in this study were – The Life Experience Survey Scale (LESS), Perceived Stress Scale (PSS), and Daily Hassles Scale (DHS). The three instruments were adapted to measure the studied variables.

The life experience survey scale (LESS)

This scale was developed by Holmes and Rahe (1976). The LESS has been found to predict stress very well among workers. This is adapted by the author to measure the effect of work-stress on psychological well-being of the police employees. The respondents were asked to respond to a 4-point rating scale ranging from strongly agree (4) to strongly disagree (1); the high scores indicating a positive overall effect of work-stress on psychological well-being of police employees in this study.

The scale has internal consistency of 0.85 and revalidation reliability of 0.75 when administered on 100 police employees after an interval of two weeks of administration. The instrument was considered valid, through the favourable comments from experts in psychometrics on the suitability of the items.

Perceived stress scale (PSS)

This scale was developed by Cohen Kamarck and Mermelstein (1983). The PSS is a 14-item scale that measures the degree to which situations which in people's lives are appraised as unpredictable, uncontrollable, and overloading (Cohen, et al, 1983). This is therefore adapted by the author to measure the effect of frustration on psychological well-being of police employees in this study. The respondents were asked to respond to a 4-point rating scale ranging

from strongly agree (4) to strongly disagree (1); the high scores indicating a positive overall effect of frustration on psychological well-being of police employees in Ibadan metropolis.

The scale has internal consistency of 0.86 and revalidation reliability of 0.80 when administered on 100 police employees. The instrument was considered valid, through the favourable comments from experts in psychometrics on suitability of the items.

Daily hassles scale (DHS)

The Daily Hassles Scale was developed by Richard Lazarus and his associates to measure daily hassles rather than major life events. Daily hassles are “experiences and conditions of living that have appraised as salient and harmful or threatening to the endorser’s well-being” (Lazarus, 1894 a). The scale consists of 117 items of annoying, irritating, or depressive ways in which people may feel hassled. This scale is therefore, adapted by the author to measure the effect of depression on psychological well-being of police employees in Ibadan metropolis.

The scale has internal consistency of 0.73 and revalidation reliability of 0.70 when administered on 100 police employees. The instrument was considered valid, through the favourable comments from experts in psychometrics on suitability of the items.

Procedure

The questionnaires were administered through the help and support of police personnel in the police stations of five local government areas of Ibadan metropolis. A total of 400 questionnaires were distributed out of which 250 were returned and well administered. This represents a return of 62.5, which is considered adequate, bearing in mind the sensitivity of the issues under investigation.

Data Analysis

The data collected were analyzed, using Analysis of Variance (ANOVA) to examine the effects of occupational stress on psychological well-being of police employees in Ibadan metropolis.

Results

Hypothesis 1

Work-stress will not have significant effect on psychological well-being of police employees in Ibadan metropolis.

Table 1: One-way Analysis of Variance (ANOVA) showing the effect of work-stress on psychological well-being of police employees

Source of Variation	Sum of square	df	Mean square	f-Cal	F-Critical	P
Between group variance	201.829	3	67.276			
Within group variance	4285.917	296	14.447	4.65	**2.60	*<0.05
Total variance	4487.746	299				

*Significant at 0.05 level of Confidence

** Table value = 2.60

Table 1 revealed the significant effect of work-stress on psychological well-being of police employees. This is significant because F-Calculated value (4.65) is greater than F-Critical value (2.60) at 0.05 level of significance. Hence, the null hypothesis is rejected. The results have shown a significant effect of work-stress on psychological well-being of police employees in Ibadan metropolis.

Hypothesis 2

Frustration will not have significant effect on psychological well-being of police employees in Ibadan metropolis.

Table 2: One-way Analysis of Variance (ANOVA) showing the effect of frustration on psychological well-being of police employees

Source of Variation	Sum of square	df	Mean square	f-Cal	F-Critical	P
Between group variance	898.869	3	299.623			
Within group variance	3588.048	296	12.122	24.70	**2.60	*<0.05
Total variance	4486.917	299				

*Significant at 0.05 level of Confidence

** Table value = 2.60

Table 2 showed that there was significant effect of frustration on psychological well-being of police employees. This is so because the F-Calculated value (24.70) is greater than F-Critical value (2.60) at 0.05 level of significance. This indicates that there is significant effect of frustration on psychological well-being of police employees in Ibadan metropolis. Therefore, the null hypothesis is rejected.

Hypothesis 3

Depression will not have significant effect on psychological well-being of police employees in Ibadan metropolis.

Table 3: One-way Analysis of Variance (ANOVA) showing the significant effect of depression on psychological well-being of police employees

Source of Variation	Sum of square	df	Mean square	f-Cal	F-Critical	P
Between group variance	1046.256	3	582.085			
Within group variance	2440.660	296	8.245	72.72	**2.60	*<0.05
Total variance	3486.916	299				

*Significant at 0.05 level of Confidence

** Table value = 2.60

The results in table 3 show a significant effect of depression on psychological well-being of police employees. This is significant because F-Calculated value (72.72) is greater than F-Critical value (2.60) at 0.05 level of significance. Hence, the null hypothesis is rejected. The results have shown significant effect on psychological well-being of police employees in Ibadan metropolis.

Discussion of findings

The results on table 1 revealed that there were significant effects of work-stress on psychological well-being of police employees in Ibadan metropolis, Nigeria. This result supports the research findings of Collins and Gibbs (2003), Loo (2003), Gross (2005), Lemu (2007), Marzabadi and Tarklorami (2007), Ebiai (2010), Mangwani (2012) and Lasisi (2013) that police officials, especially those who are stationed in the visible policing components, doing crime prevention duties such as patrol, attending to complaints, etc are more prone to committing suicide and stressful in their job than others. They stressed the point that, those members were exposed to critical incident stress on a daily basis, which caused uncomfortable emotional reactions, and affects their short-and long-term behaviour. The researchers further explained that member of police force working at the visible policing components need more intervention than members working at other components because of the stressful conditions of their duties.

They therefore, concluded that work-stress includes not only situations where the pressures of work exceed the worker's ability to cope, but also where the worker's knowledge and abilities are not sufficiently utilized and that is a problem for them.

On table 2, the results indicated that there were significant effects of frustration on psychological well-being of police employees in Ibadan metropolis. This study supports the research findings of Ogunsola and Ogundele (2001), Lindsay (2001), Lemu (2007), Akinawo (2010), and Mangwani (2012) that police's work is known to be fraught with a wide a range of dangerous situations. These include high-speed automatic chases, highly emotional and end menacing domestic

situations, the stress of dealing with people who are irrational due to alcohol, drugs or mental instability, and unpredictable armed confrontations with criminals. All these situations constitute to frustration and job-stress among workers, especially among the police force. The participant of police in these high-risk activities is taken for granted and regarded as being part of their job.

Buhrmaster (2006) and Mangwani (2012) however, found that, some policemen experience helplessness, feeling of inadequacy, anger, shock and guilt, while others go through periods of disbelief, depression and self-blame, and all these trigger frustration in the police job, which eventually have significant effects on their psychological well-being.

The results obtained from this study on table 3 revealed that, there was significant effect of depression on psychological well-being of police employees in Ibadan metropolis. This study therefore, is in agreement with research findings of Loo (2003), Ogundele (2006), Marzabadi and Tarkhorami (2007), Ebiai (2010) Adegoke (2011) and Mangwani (2012) that pressure comes with environmental demands especially with regards to time, high workload, low work control, conflict stress as depression and aggression, especially in union grievances and mistrust, all these constitute to depression among workers Loo (2003) therefore stressed the point that policing is one of the most dangerous, stressful, health-threatening occupation and more susceptible to depression. The researchers believed that high levels of stress, strain, alcoholism, depression, divorce and suicide are attributed to this profession. They also observed that members of police force had experienced depression, tension, frustration, sadness and loneliness, and ultimately displayed impulsiveness, aggressiveness and rebellious behaviour.

However, Mangwani (2012) observed that members of South African police force had been diagnosed with depression experienced multiple problems at work and could no longer handle the pressure in the work environment. She was able to identify the multiple problems at

workplace that had been associated with depression such as, criminal charges, a pending or just completed disciplinary hearings or departmental trial against the police. Thus, the police officers diagnosed of these multiple problems suffered from post-traumatic stress, depression, tension, frustration, sadness and loneliness prior to committing suicide.

Implications of the Findings and Recommendations

The implications of the findings inherent in the study evidently indicate the factors associated with occupational stress such as work-stress, frustration and depression that have significant effect on psychological well-being of police officers in Ibadan, Nigeria. Another implication of the findings is that those associated factors with occupational stress exerted significantly influence on the organizational commitment of the Nigeria police. This implies that the gap between police and attainment of their constitutional objectives could be bridged by bringing about improvement in the occupational stress and psychological well-being of Nigeria police.

When stressful situations of these kinds are experienced by the police they become difficult to control. As such social workers, counselling psychologists, personnel psychologists and other health professionals should mount intervention strategies that could be relied upon for the improvement of the Nigeria police self-efficacy, active problem-solving coping and their social networks. The implications also present platform upon which the organizational commitment of the police personnel could be understand and managed.

Sequel to the findings of this study, the following recommendations were made:

It is recommended that, training programmes should be designed to enhance self-efficacy, coping strategies and social networks of the police in order that they can cope with work-stress or role strains. This is necessary because the police tend to work more hours in their daily activities; hence, there is a need to reduce the working hours for the

police in an attempt to reduce daily hassles that often result to work-stress.

This recommendation goes to government and police organization in that, they should endeavour to find means of managing psychological attributes such as police self-efficacy, work-motivation, emotional labour, psychological well-being, work-stress and social networks of their employees. This is based on the fact that management of these attributes will go a long way in enhancing their organizational commitment. This could be done by establishing behavioural clinics in all the police stations throughout the country. This is necessary in order to diagnose and treat the behavioural problems among the police personnel.

The conducive working environment should be created for the police personnel in order to reduce work-stress and enhance their productivity. Finally, there is the need to train the police personnel on the hazards of the jobs and ways of reducing the dangers of the jobs which are inevitable for safety in workplace.

Conclusion

This study has been able to look at the effects of occupational stress and its associated factors such as work-stress, frustration and depression on psychosocial well-being of police officers in Ibadan, Nigeria. The study also established that stress generally has been one of the bottlenecks for effective excursion of daily activities among Nigeria police; simply because of unsatisfactory working conditions they found themselves.

References

- Adegoke, T. G. (2011). Effects of occupational stress, Hazard and Working Environment on psychological Well-Being of Industrial Workers in Ibadan Metropolis, Nigeria. *Nigerian Journal of Clinical and Counselling Psychology*. Vol. 17, Issues 1-2, 63-64.
- Akinnowo, E. O. (2010). The traumatic experiences and psychological health of women working in two male-dominated professions in Nigeria. *Ife Psychologia*, 20 (18).
- Buhrmaster, S. (2006). Suicide by Cop: 15 warning signs that you might be involved. Topics and tactics for Law Enforcement.
- Cohen, S. Kramarch, T., & Marmelstein, R. (1983). A global measure of perceived stress. *Journal of Health and Social Behaviour*, 24, 285 – 396.
- Collins, P. A. & Gibbs, A. C. C. (2004). Stress in Police: A study of the origins, prevalence and severity of stress-related symptoms within a country police force. *Occup. Med. (London)*; 53: 256 – 264.
- Ebiai, A. (2010). Occupational stress and psycho-Physiologic disorders in Nigeria. *Journal of Research in National Development*. Vol. 8, 1 -12.
- European Agency for safety and Health at work (2002): Fact sheet on work related stress, facts (22) available on-line: <http://www.European.Osha.ev.int>.
- Gross, R. (2005). *Psychology: The science of Mind and Behaviour*. 5th Edition. Dubai: Holder Arnoid Publication.
- Harper, S. (2000). Managing Technostress in UK libraries: A Realistic Guide Ariadue Issue 25 Retrieved from <http://www.ariadue.ac.uk25/techostress/intro.html>.

- Holmes, T. and Rahe, R. H. (1976). The Social Adjustment Scale. *Journal of Psychometric Research*, 11, 213 – 218.
- Lasisi, A. K. (2013). Path-Analytic study of Effects of some psychodemographic factors on work-stress and organizational commitment of Nigerian Police in South Western Nigeria. Unpublished Ph. D Thesis submitted to the Department of Guidance and Counselling, University of Ibadan, Nigeria.
- Lazarus, R. S. (1984a). Puzzles in the study of daily hassles. *Journal of Behavioural Medicine*, 7, 375 – 389.
- Lemu, A. A. (2007): Stress management by Library and Information Science professionals in Nigeria Universities Libraries. Sawani. *Journal of information studies*. Vol. 7 (2).
- Lindsay, S. R. (2001). The Influence of Occupation Gender Composition on Mother and Infant. *Health: Population and Community Health*, 3, 431 – 438.
- Loo, R. A. (2003). Meta-analysis of police suicide rates; Findings and issues. *Suicide and Life-Threatening Behaviour*, 33: 313 – 325.
- Mangwani, G. B. (2012). Suicides in the South African Police Service: A study of Contributory Factors and Recommendation. Unpublished Master's degree. A dissertation submitted to the Ishvore University of Technology, Pictoria, South Africa.
- Marzabadi, P. & Tarkhorami (2007): Job stress, Job Satisfaction and Mental Health. *Journal of Clinical and Diagnostic Research*. Vol. 1, 224 – 234.
- Ogundele, O. J. K. (2006). *Management and Organizational: Theory and Behaviour*. Sabte Books Series.

- Ogunsola, M. D. & Ogundele, O. J. K. (2001). Managing major Emergencies and Declining with stress and outside Agencies, Training course for Manager and Supervisors in NNPC Installation Mosimi-Isagamu.
- Pinel, J. P. J. (2007). *Basic Biopsychology*. Pearson International Edition. Pearson Educational Incorporation.
- Ranson, G. (1998). Education, work and family Decision making. Finding the “Right time” to have a baby. *Canadian Review of Sociology and Anthropology*.
- Sabir, I. G. and Helge, H. (2003). Violence and Stress at work in financial services. *International Labour Office (ILO). Working paper WP210*.